

Office of Housing Counseling

Housing Counseling Program (Section 106)

Funds housing counselors to provide education, information, and referrals appropriate for a consumer's financial and housing needs.

Nature of Program: HUD is authorized to counsel current and prospective homebuyers, homeowners, and tenants. HUD provides the service through approximately 1,700 HUD-approved counseling agencies. HUD has three types of counseling agencies: Local Housing Counseling Agencies, Multi-State Organizations and Intermediaries. Counseling consists of information on the purchase and rental of housing, money management, budgeting, credit counseling, prevention of foreclosure or eviction, home maintenance, fair housing laws, and requirements and guidance regarding the Home Equity Conversion Mortgage application. The objective of the counseling is to help homebuyers, homeowners, and tenants to improve their housing conditions and to meet their responsibilities.

HUD awards housing counseling grants on a competitive basis to its approved agencies. The funding helps the approved agencies partially meet their operating expenses.

In addition, the Office of Housing Counseling has an advisory committee to provide strategic planning and policy guidance; is responsible for certifying housing counselors and developing standards, materials, and training for the certifications; and certifying software systems for consumers to compare various mortgage products.

Applicant Eligibility: HUD-approved counseling agencies.

Legal Authority: Section 106(a) of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x). Regulations are at 24 CFR part 214.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Office of Housing Counseling, U.S. Department of Housing and Urban Development, Washington, DC 20410.

Information Sources: Administering office and HUD field offices. To locate a HUD-approved housing counselor in a specific area, call (800) 569-4287 or go online to <http://www.hud.gov/findacounselor>.

On the Web: www.hud.gov/housingcounseling and Housing Counseling Handbook: <http://www.hud.gov/offices/adm/hudclips/handbooks/hsggh/7610.1/76101HSGH.pdf>

Current Status: Active.